

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Temitope Abu  
Takeshia Shontay Abu  
Debtors

Case No. 24-02936-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Dec 18, 2024

User: AutoDocket  
Form ID: pdf002

Page 1 of 3  
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Temitope Abu, Takeshia Shontay Abu, 248 Piedmont Way, Hanover, PA 17331-9824
5668258	+ Arcadia Bureau, LLC, PO Box 6768, Reading, PA 19610-0768
5668271	+ Medcare Susquehanna Valley, 381 Independence Avenue, Mechanicsburg, PA 17055-6105
5668272	Midland Mortgage, a division of, Midfirst Bank, PO Box 26648, Oklahoma City, OK 73126-0648
5668278	North American Partners in Anesthes, PO Box 200573, Dallas, TX 75320-0573
5668280	+ Quantum Imaginig & Therapeutic Asso, PO Box 3190, Dublin, OH 43016-0089
5668282	+ Tall Oaks Apartments, LLLP, 3515 Leslie Way, Laurel, MD 20724-2146

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5668260	Email/Text: bankruptcynotice@spendental.com	Dec 18 2024 18:47:00	Aspen Dental, 281 Sanders Creek Pkwy, East Syracuse, NY 13057
5668259	^ MEBN	Dec 18 2024 18:44:36	Arcadia Recovery, P O Box 6768, Reading, PA 19610-0768
5668261	+ Email/Text: BGEBankruptcy@BGE.com	Dec 18 2024 18:47:00	Baltimore Gas and Electric, 110 W Fayette Street, Baltimore, MD 21201-3708
5668262	+ Email/Text: creditcardbkcorrespondence@bofa.com	Dec 18 2024 18:47:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
5668263	+ Email/Text: Bankruptcy@BAMcollections.com	Dec 18 2024 18:47:00	Bureau of Account Management, 3607 Rosemont Ave, Suite 502, PO Box 8875, Camp Hill, PA 17001-8875
5668264	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 18 2024 19:00:13	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5668265	Email/Text: Collections_Bankruptcies@encoreexchange.com	Dec 18 2024 18:47:00	Computer Credit, Inc., Dept. 009696, P O Box 5238, Winston Salem, NC 27113-5238
5668266	+ Email/Text: bankruptcy_notifications@ccsusa.com	Dec 18 2024 18:48:00	Credit Collections Services, 725 Canton Street, Norwood, MA 02062-2679
5668267	+ Email/Text: bankruptcy@firstfinancial.org	Dec 18 2024 18:48:00	First Financial FCU, Attn: Bankruptcy, 72 Loveton Circle, Sparks Glencoe, MD 21152-9202
5668268	Email/Text: govtaudits@labcorp.com	Dec 18 2024 18:47:00	LabCorp, P.O. Box 2240, Burlington, NC 27216-2240
5668269	+ Email/Text: support@ljross.com	Dec 18 2024 18:48:00	LJ Ross & Associates, Attn: Bankruptcy, 4 Universal Way, Po Box 6099, Jackson, MI 49204-6099
5668270	+ Email/Text: bknotification@loandepot.com	Dec 18 2024 18:48:00	LoanDepot, Attn: Bankruptcy, 26642 Towne Center, Foothill Ranch, CA 92610-2808

5668273	^	MEBN	Dec 18 2024 18:45:14	Mohela/dept Of Ed, Pob 60610, Harrisburg, PA 17106-0610
5668274	+	Email/Text: bankruptcynotification@montereyfinancial.com	Dec 18 2024 18:47:00	Monterey Financial Services, LLC, 4095 Avenida De La Plata, Oceanside, CA 92056-5802
5668275	+	Email/Text: ext_ebn_inbox@navyfederal.org	Dec 18 2024 18:48:00	NAVY FCU, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
5668277	+	Email/Text: ext_ebn_inbox@navyfederal.org	Dec 18 2024 18:48:00	Navy Federal Cr Union, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
5668279		Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 18 2024 19:00:46	Portfolio Recovery Associates, LLC, 120 Corporate Blvd., Norfolk, VA 23502
5668281	+	Email/Text: amieg@stcol.com	Dec 18 2024 18:47:00	State Collections Service, Inc., 2509 S. Stoughton Road, Madison, WI 53716-3314
5668283	+	Email/Text: bankruptcydepartment@tsico.com	Dec 18 2024 18:48:00	Transworld, Attn Bankruptcy, Transworld Systems Inc. Po Box 15130, Wilmington, DE 19850-5130
5668284	^	MEBN	Dec 18 2024 18:45:06	UPMC, PO Box 2353, Harrisburg, PA 17105-2353
TOTAL: 20				

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5668276	*+	Navy FCU, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 20, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2024 at the address(es) listed below:	
Name	Email Address
Brent J Lemon	on behalf of Creditor MIDFIRST BANK blemon@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Nicholas G. Platt	on behalf of Debtor 2 Takeshia Shontay Abu ngp@mooney4law.com plattnr61895@notify.bestcase.com
Nicholas G. Platt	on behalf of Debtor 1 Temitope Abu ngp@mooney4law.com plattnr61895@notify.bestcase.com
United States Trustee	

District/off: 0314-1  
Date Rcvd: Dec 18, 2024

User: AutoDocke  
Form ID: pdf002

Page 3 of 3  
Total Noticed: 27

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**LOCAL BANKRUPTCY FORM 3015-1****IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:  
**Temitope Abu**  
**Takeshia Shontay Abu**

CHAPTER 13  
CASE NO. 1:24-bk-02936-HWV

☒ ORIGINAL PLAN  
☐ AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)  
☐ Number of Motions to Avoid Liens  
☐ Number of Motions to Value Collateral

**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- |   |   |                                   |  |
|---|---|-----------------------------------|--|
| 1 | The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 2 | The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.                       | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 3 | The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G.  | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN.****A. Plan Payments From Future Income**

1. To date, the Debtor paid \$ 0.00 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$15,300.00, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
12/24	11/29	255.00	0.00	255.00	15,300.00
				Total Payments:	\$15,300.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: ☒ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

**B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is **\$0.00**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*

☒ No assets will be liquidated. *If this line is checked, the rest of § 1.B.2 and complete § 1.B.3 if applicable*

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$\_\_ from the sale of property known and designated as \_\_. All sales shall be completed by \_\_. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

**2. SECURED CLAIMS.**

**A. Pre-Confirmation Distributions. Check one.**

☒ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

**B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.**

☐ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
LoanDepot	248 Piedmont Way Hanover, PA 17331	5243
NAVY FCU	2013 GMC Terrain Denali 153000 miles Vehicle:	9718

**C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.**

☐ None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

☒ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed claim. If post-petition arrearages are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
LoanDepot	248 Piedmont Way Hanover, PA 17331	\$13,052.25	\$0.00	\$13,052.25

**D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)**

☒ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

**E. Secured claims for which a § 506 valuation is applicable. Check one.**

☒ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

**F. Surrender of Collateral. Check one.**

☐ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

☒ The Debtor elects to surrender to each creditor listed below the collateral that secures the creditor's claim. The Debtor requests that upon confirmation of this plan or upon approval of any modified plan the stay under 11 U.S.C. §362(a) be terminated as to the collateral only and that the stay under §1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 4 below.

Name of Creditor	Description of Collateral to be Surrendered
NAVY FCU	Automobile: totaled in auto accident

**G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.**

☒ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

**3. PRIORITY CLAIMS.**

**A. Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- a. In addition to the retainer of \$ 0.00 already paid by the Debtor, the amount of \$ 0.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- b. \$ \_\_\_\_\_ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.  
Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

**B. Priority Claims (including, certain Domestic Support Obligations)**

☒ None. If "None" is checked, the rest of § 3.B need not be completed or reproduced.

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.**

☒ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

**4. UNSECURED CLAIMS**

**A. Claims of Unsecured Nonpriority Creditors Specially Classified.**

*Check one of the following two lines.*

☒ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**

**5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. *Check one of the following two lines.***

☒ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

**6. VESTING OF PROPERTY OF THE ESTATE.**

**Property of the estate will vest in the Debtor upon**

*Check the applicable line:*

- ☒ plan confirmation.
- ☐ entry of discharge.
- ☐ closing of case.

**7. DISCHARGE: (Check one)**

☒ The debtor will seek a discharge pursuant to § 1328(a).

☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

**8. ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: \_\_\_\_\_  
 Level 2: \_\_\_\_\_  
 Level 3: \_\_\_\_\_  
 Level 4: \_\_\_\_\_  
 Level 5: \_\_\_\_\_  
 Level 6: \_\_\_\_\_  
 Level 7: \_\_\_\_\_  
 Level 8: \_\_\_\_\_

*If the above Levels are filled in, the rest of § 8 need not be completed or reproduced.* If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.  
 Level 2: Debtor's attorney's fees.  
 Level 3: Domestic Support Obligations.  
 Level 4: Priority claims, pro rata.  
 Level 5: Secured claims, pro rata.  
 Level 6: Specially classified unsecured claims.  
 Level 7: Timely filed general unsecured claims.  
 Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

## 9. NONSTANDARD PLAN PROVISIONS

**Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

Dated: **November 12, 2024** \_\_\_\_\_

**/s/ Nicholas G. Platt**  
**Nicholas G. Platt 327239**  
 Attorney for Debtor

**/s/ Temitope Abu**  
**Temitope Abu**  
 Debtor

**/s/ Takeshia Shontay Abu**  
**Takeshia Shontay Abu**  
 Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.